



Department of Labor and Workforce Development
Division of Employment Security

Guide for Receiving UI Benefits

This guide fully explains your rights and responsibilities when filing for and receiving unemployment insurance benefits. Failure to read this guide will result in loss of benefits.

PRIVACY ACT STATEMENT

Federal and state laws require that you be furnished this statement because you are being asked to furnish your Social Security Number. Disclosure of your Social Security Number for this purpose is mandatory to claim unemployment benefits. Your Social Security Number will be used to report your unemployment benefits to the Internal Revenue Service as income that is taxable. It will be used for processing your claim, for statistical purposes, and to verify your eligibility for unemployment benefits. Should you decline to disclose your Social Security Number your claim for unemployment benefits will not be processed.

NOTICE

All benefits are taxable, and information contained in your unemployment insurance claim file may be released to other government agencies, as required by law. IRS form 1099G will be mailed to you by January 31.

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1. THINGS YOU MUST REMEMBER

- Notify this Agency of a change of address to prevent check interruption - the Postal Service WILL NOT FORWARD CHECKS
- Read all Telephone Information and Payment System (TIPS) information in this internet guide before you file your weekly certification.
- Report all earnings in the week earned, not when paid; failure to do so could result in an overpayment
- Report any change in availability, pension, or entry into a school or training program immediately
- Protect your Personal Identification Number (PIN) - it is your electronic signature
- Advise this Agency if you are going out of state or if you become ill
- Always contact this Agency when instructed to do so

2. UNEMPLOYMENT INSURANCE PURPOSE

Unemployment Insurance is designed to provide benefits to unemployed individuals who lose their jobs through no fault of their own. The program is funded by employers who pay into the Tennessee Unemployment Insurance Trust Fund. Your eligibility to receive unemployment insurance benefits is based on Tennessee's Employment Security Law.

3. FRAUD/CROSSMATCH

When certifying for weekly benefits you are required by law to answer questions truthfully. Under Tennessee Law, both you and your employer can be prosecuted for making false statements. The Agency has a program designed to crossmatch wages reported by employers against earnings reported by claimants drawing unemployment benefits. This crossmatch will detect any difference in wages and earnings reported; therefore, you must report all wages when earned, not when paid. This must be done for each calendar week beginning Saturday midnight and extending to the following Saturday midnight.

4. NEW HIRE DATE IS REPORTED

Tennessee employers report new hire information to the Department of Human Services, which is shared with the Division of Employment Security. When you return to work and begin earning equal to or more than your weekly benefit amount, you are no longer due a benefit check for that week. Claimants report calendar week wages as they are earned, not when they are paid.

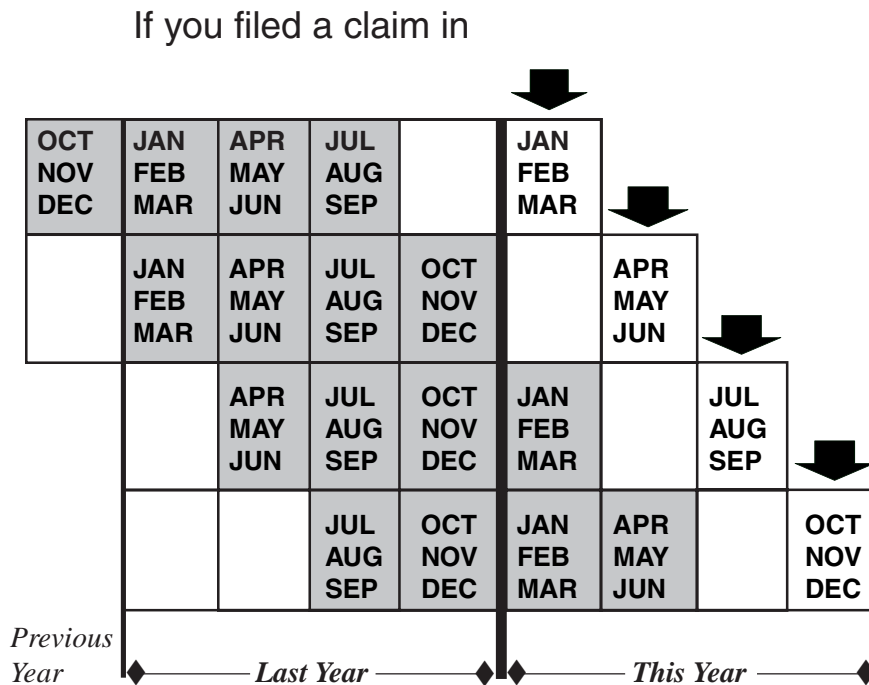
5. FEDERAL INCOME TAX WITHHOLDINGS

An individual filing a new claim for unemployment compensation may elect to have Federal income tax deducted and withheld, at the flat rate of 10 percent, from the weekly payment of unemployment compensation. An individual will be permitted to change a previously elected withholding status at any time by contacting the UI Claims Center.

***NOTE:** If income tax is deducted from unemployment benefits and those benefits are later found to be overpaid, the amount withheld for income tax purposes will be overpaid even if you return the benefit check.*

6. BASE PERIOD CHART

A **Base Period** is the first four of the last five completed calendar quarters prior to the date the initial claim is filed. (A calendar quarter is three months.)



the base period will be the shaded area.

7. WORK IN OTHER STATES

If you worked in Tennessee during the base period but moved to another state, you may, if you are unemployed, file a claim for benefits on those wages earned in Tennessee. If you worked in another state during the base period, but moved to Tennessee, you may file a claim for benefits from another state. In some cases your wages from two or more states may be combined to provide benefits.

If you have filed a claim for benefits in another state within the last 12 months and established a benefit year, you must continue to file on that claim until your benefits are exhausted, your benefit year ends, or you are disqualified for benefits. Then you may qualify for benefits in another state.

8. PROCEDURE FOR WEEKLY CERTIFICATION USING TELEPHONE INFORMATION AND PAYMENT SYSTEM (TIPS) OR THE INTERNET

The TIPS line or Internet weekly certification process provide a fast, reliable way to file a weekly certification for unemployment insurance benefits by using a touch-tone telephone or the Internet.

You need to read the following sections to become familiar with the process and the questions. Access to TIPS will be granted when you file a new claim for unemployment benefits. After access is granted, simply call the TIPS number and follow the recorded instructions or use the Internet weekly certification option.

WEEKLY CERTIFICATIONS ARE YOUR RESPONSIBILITY.

You, the claimant, are responsible for certifying your eligibility by the Telephone Information and Payment System (TIPS) or by Internet on a weekly basis as long as you are unemployed.

The Web site address for Internet certifications is www.tennessee.gov/labor-wfd. Select “online services.” If you do not certify weekly, you may not be paid if your claim is later approved. If you are unable to successfully certify on the TIPS line or the Internet after you file your claim, you must contact the UI Claims Center.

If for some reason such as return to work, illness, vacation, etc., you are unable to file your weekly claim within the allotted time, you must phone the UI Claims Center. Until you are authorized to do so, you will not be allowed to file by telephone again.

9. HOURS and SERVICES

Weekly certifications completed on the Internet are not restricted by Social Security Number. Everyone may certify on Sunday via the Internet. Telephone or Internet uses the same 4-digit Personal Identification Number (PIN) once established.

Internet and TIPS line certifications are available:

**8:00 a.m. until 12:00 midnight Sunday and 7:00 a.m. until 12:00 midnight
Monday through Friday and AVAILABLE ALL HOLIDAYS
Sunday, Monday, and Tuesday are used only for filing weekly certifications.
Benefit payment information is available Wednesday through Friday.**

Your day for filing depends on the last digit of your Social Security Number.

If the **last digit** is **0, 2, 4, 6, 8**, your assigned day is **Sunday**. You may file your weekly certification between the hours of 8:00 a.m. and 12:00 midnight. Completed calls placed before 5 p.m. may be processed the same day. Later calls will not process until the next check run.

If the **last digit** is **1, 3, 5, 7, or 9**, your assigned calling day is **Monday**. You may file your weekly certification between the hours of 7:00 a.m. and 12:00 midnight. Completed calls placed before 5 p.m. may be processed the same day. Later calls will be processed during the next check run.

***NOTE:** If you do not file on your assigned day, you may file Tuesday, Wednesday, or Thursday between 7:00 a.m. and 12:00 midnight. If you get behind in filing for more than two weeks, you must contact the UI Claims Center by phone in order to claim benefits.*

TIPS LINE

Call the TIPS line. When your call is answered, you will hear the following:

A. Welcome to the Tennessee Employment Security Information and Payment System.

B. If you are calling from a touch-tone telephone, press "1" now.

If your phone has a PULSE/TONE switch, be sure that the switch is set to TONE before you press the key.

C. If you wish to file for a week of benefits, press "2." If you want status information about your claim, press "3."

D. Enter your Social Security Number.

EXAMPLE If your Social Security Number is 001-01-0001, press: 0 0 1 0 1 0 0 0 1

10. YOUR PERSONAL IDENTIFICATION NUMBER (PIN)

The claims filing and benefit inquiry applications require that you enter a confidential Personal Identification Number or PIN. Your PIN protects you from having another person file your claim or obtain information about your claim.

YOU will select your PIN during your first call and are responsible for its use. Guard it as you would any confidential information.

Be sure to select a PIN that will be easy for you to remember since you must use it each time you call to certify for a week of benefits or get benefit information.

You have two chances to enter your PIN correctly. After that, the PIN is locked. If you forget your PIN, or if you believe that someone else knows your PIN, you will need to enter an incorrect PIN three times in order for it to become locked. Then phone the UI Claims Center (615-253-0800 or 1-877-813-0950) and request unlocking of your PIN. You also have the option to fax (615-253-0808) your request to "Unlock PIN" to the UI Claims Center.

Never tell anyone your PIN!!! Remember, you are responsible and liable for your claim. Your PIN is your electronic signature for claiming and receiving unemployment benefits.

When you file claims by touch-tone telephone, a pre-recorded voice will ask the eligibility questions one at a time. You will answer each question "YES" or "NO" by pressing the appropriate buttons on the telephone key pad.

11. TIPS WEEKLY CERTIFICATION QUESTIONS

Answer the following questions truthfully. **Warning: Giving false information or answering questions for anyone other than yourself constitutes fraud and is punishable by law. To answer the questions, press "1" for "YES" or press "9" for "NO." To repeat a question, press zero. If you hang up before the system tells you that your claim has been accepted, your answers will not be recorded and you will have to call again. These questions apply only to the seven day calendar week ending at midnight on Saturday (week-ending date). Please listen carefully, the recording will tell the Saturday ending date of the week for which you will be questioned. If you worked during that week, figure up your gross earnings before making the call.**

1. Did you do any work?

***NOTE:** If you worked during the designated week and earned money for which you were paid or will be paid, you would answer yes to this question. Our Agency needs to know money earned from any source such as babysitting, cutting lawns, part-time jobs, contract work, etc.*

2. Enter the amount you earned before anything such as taxes was taken from your pay. First enter the number of dollars and press the star (*) key.

Enter the amount you earned. Even if you have not yet been paid for this work, you must report your earnings for the work.

EXAMPLE If you earned \$ 123.45 before any deductions, on your telephone, first press: 1 2 3 * (\$123)
Now enter the number of cents. Then press: 4 5 (45)

3. Did you receive any holiday or vacation pay during this week?

***NOTE:** If you are on a permanent layoff or do not expect to return to work with same employer within 21 days of this calendar week date, you would not report holiday or vacation pay.*

4. Did you refuse work or quit a job, or were you fired from a job?

***NOTE:** If you just filed your claim, this question means did these events occur AFTER filing your claim during this week ending date.*

5. Did you enter training or discontinue training during this week?

***NOTE:** If you began or ended training courses through an educational facility, you would answer “YES.” After finishing this TIPS call, you will be instructed to telephone the UI Claims Center to talk to an interviewer and give a statement. This includes full or part-time training, college or technical institution courses.*

6. Did you begin receiving or have a change to any type of pension other than Social Security?

***NOTE:** Some types of pension are deductible from UI benefits if pension is received from a base period employer. If you answered “YES,” after you finish this TIPS call, contact the UI Claims Center to talk to an interviewer and give a statement.*

7. Did you receive any payment for temporary partial disability during the week?

***NOTE:** Receipt of this type of payment is disqualifying on a claim. After you finish your TIPS call, contact the UI Claims Center to talk to an interviewer and give a statement.*

8. Were you able, available and looking for work as directed?

Able to work means that you are physically able to work. Available for work means that you have no restrictions such as lack of transportation, child care, etc., that would keep you from accepting work that was offered to you. Looking for work as directed by your local Labor and Workforce Development office means that you did seek work in the manner instructed and are available to return to your previous employer. The answer to the question is “YES” only if the answer to each part of the question is “YES.” If you have entered a disqualifying answer to the question you will be asked to confirm the correctness of your answer. If you become sick and are not able and available for work, you will need to contact the UI Claims Center at 615-253-0800 or 1-877-813-0950 after finishing your TIPS calls.

9. Your claim has been accepted and is being processed.

You will be told whether or not the answers have been accepted after all of the questions have been answered. At that time, if a potential issue is detected, the caller will hear “Your claim has been accepted, but it cannot be processed for payment.” You will need to call the UI Claims Center at 615-253-0800 or 1-877-813-0950 to resolve the problem.

10. Thank you for calling. Good-bye.

This is the end of the call and you may hang up the telephone.

***NOTE:** If you hang up the telephone or get disconnected before the system tells you your claim has been accepted, you will have to call again to file your weekly certification for benefits.*

12. TIPS TELEPHONE NUMBERS

Nashville	615-532-1800
Other Tennessee Area TIPS Telephone Number	1-800-689-9799
Out-of-State Claimant TIPS Telephone Number	1-800-262-8094

13. OBTAINING BENEFIT PAYMENT INFORMATION

TIPS can give you information about your unemployment benefits even when our offices are closed. Allow 48 hours if you file by telephone or 5 days if you file by mail before calling for payment information. You may call the TIPS Line to find out about your benefits anytime between 7:00 a.m. and 12:00 midnight Wednesday through Friday (CST). For each payment, we will tell you about the benefits that payment covers.

EXAMPLE On January 9, 2008, we made a payment to you of \$275.00 for the week ending January 5, 2008. This was the full benefit amount to which you were entitled.

14. ELIGIBILITY REVIEW INFORMATION

Periodically, claimants will be required to participate in an eligibility review interview (ERI). When scheduled for an ERI, those claimants using TIPS will receive notices on their check stubs that their next ERI will be conducted using the TIPS system.

15. ELIGIBILITY REQUIREMENTS

1. You must be totally or partially unemployed through no fault of your own.
2. You must have been paid sufficient qualifying wages during the base period.
3. You must file an initial claim and continue to file your weekly certification as directed.
4. You must be able to work and available for work. There are special provisions for individuals who become ill or disabled after filing an initial claim.
5. You must make a reasonable effort to secure work unless you are returning to your employer in the near future, normally get work through a union, or are enrolled in approved training.
6. Your first week **AFTER FILING** an initial claim that is approved is a waiting week, provided that any gross earnings reported do not exceed the weekly benefit amount. You must file weekly certifications for four consecutive weeks, meet all eligibility requirements, and not have earnings that equal or exceed the weekly benefit amount in order to be paid for the waiting week.
7. Some claimants must have requalifying wages — your UI Claims Center representative will explain this to you if necessary. (See Disqualifications on Page 7.)

16. DISQUALIFICATIONS

Although you may have enough wages to establish a valid claim, you may still be disqualified from receiving benefits. Some of the conditions are listed below.

A. Voluntarily quitting without good cause connected with work may include

1. Moving to another locality
2. Lack of transportation
3. Lack of a babysitter
4. Quitting to attend school or to care for a friend or relative
5. Unable to get along with co-worker(s)
6. Routine change in working hours

B. Discharged for misconduct in connection with work may include

1. Excessive tardiness and/or absenteeism
2. Willful neglect of an employee's duties
3. Insubordination
4. Intentional violation of company rules
5. Willful destruction of company property
6. Theft
7. Disloyalty (disclosure of confidential information or accepting bribes)
8. Embezzlement
9. Inflicting bodily harm on a fellow employee or employer

C. Failure to accept a referral from this Agency or to accept available, suitable work.

NOTE: *If you are disqualified for any of the above reasons listed you must do the following to establish eligibility.*

1. *Return to work for an employer who pays unemployment insurance premiums (covered employment)*
2. *Earn an amount specified by law (10 x your weekly benefit amount)*
3. *Be separated for reasons that are not disqualifying*

D. Participate in a labor dispute other than a lockout.

E. There are other reasons which would result in disqualification. Some are

1. Receiving deductible retirement equal to or in excess of your weekly benefit amount
2. Receiving compensation for temporary partial disability
3. Earnings equal to or more than your weekly benefit amount
4. Being out-of-town and not available for work during your usual work week
5. Fraud in connection with your claim
6. Seeking or receiving unemployment benefits from another state or from a federal unemployment claim and, at the same time, drawing unemployment benefits from Tennessee

7. Receiving vacation or holiday pay equal to or greater than your weekly benefit amount when you are expected to return to work with the same employer within 21 days of the end of the holiday/vacation period
8. Failure to make a reasonable effort to find work
9. Certain types of self-employment involving commission sales

NOTE: *If you are disqualified for any reason listed in E above, you may reopen your claim by calling the UI Claims Center (615-253-0800 or 1-877-813-0950) or by Internet when the condition(s) causing your disqualification no longer exist.*

17. RE-EARNINGS REQUIREMENT

There is a re-earnings requirement to be eligible for a new claim after you have exhausted benefits on a current claim or your benefit year (52 weeks) has ended. This means you must have worked and earned five times your weekly benefit amount in covered employment since you filed your last initial claim to be monetarily eligible for a new claim.

Example A: Claimant files a claim on Company A. There is no subsequent work. BYE expires. Claimant contacts the UI Claims Center to file a new claim; however, claimant shall not be eligible for benefits on the new claim until he/she meets re-earnings requirement.

Example B: Claimant files a claim on Company A and exhausts his/her benefits. Once his BYE expires, he/she contacts the UI Claims Center since his/her temporary job with Company B has ended in layoff. Claimant is eligible on subsequent claim because he/she was laid off and worked and earned 5 x \$275 (last year's weekly benefit amount).

If you are disqualified from receiving benefits due to a separation issue or for refusing referral to or an offer of suitable employment you will be required to earn ten times your weekly benefit amount in covered employment since the disqualification was imposed.

Example C: A disqualification decision is issued on a claim with a WBA of \$275. $10 \times \$275 = \$2,750$ and must be earned prior to an additional claim or a new initial claim with a different BYE.

18. APPEAL RIGHTS

If your claim is denied, you will receive a written Agency Decision. Interested parties have the right to appeal this decision within 15 calendar days of date mailed. If state offices are closed on the final day, the next business day is the deadline. Late appeals will only be allowed if you can show, in a hearing, that you had good cause.

File the appeal by mail to: Department of Labor and Workforce Development
 Appeals Tribunal
 220 French Landing Drive
 Nashville, Tennessee 37243-1002

File the appeal by fax to: (615) 741-8933

The claimant's Social Security Number must appear on all documents. The Guide for Receiving UI Benefits and the Handbook for Employers contain additional information. **You must certify weekly to remain eligible for benefits should filing an appeal result in approval.** You may be represented by an attorney or assisted by any other representative you choose. If you cannot afford an attorney, free or low cost legal assistance may be available through your local legal services organization or bar association. We cannot provide an attorney for you.

19. TERMS TO REMEMBER

Appeal	This Agency's appeals process includes the following: The Appeals Tribunal, The Board of Review, and Petition to Rehear. Any monetary or other eligibility issues which have produced an Agency Decision may be appealed.
Allowable Earnings	The amount of earnings a claimant may earn without reducing his weekly benefit amount (WBA).
Base Period	The first four of the last five completed calendar quarters prior to the initial claim date.
Benefit Year Ending Date (BYE)	The 52-week period beginning the first day of the week in which a claim is filed.
Change of Quarter	Effective on the Sunday that begins a new quarter.
Covered Employment	You will receive a W-2 form for most covered wages. Employment that meets provisions of Tennessee Code Annotated (TCA), Chapter 7, of Tennessee Employment Security Law with Regulations for coverage by the unemployment insurance program.
Exhausted Benefits	When a claimant has drawn out all the benefits he is entitled to within a benefit year. A new claim for benefits can be filed after the benefit year ends.
Initial Claim	The first claim you file that establishes a benefit year ending (BYE) date.
Maximum Benefit Amount (MBA)	The maximum amount of unemployment benefits you can draw during a benefit year.
Monetary Determination	This is based on your covered employment wages earned during a base period.
PIN	Personal Identification Number
TAA	The Trade Adjustment Assistance (TAA) Program is a Federal program established under the Trade Act of 1974 (Amended 2002) that provides cost of retraining, job search allowances, and relocation allowances to workers who lose their jobs or whose hours of work and wages are reduced as a result of increased imports.
TIPS	Telephone Information and Payment System
TRA	Trade Readjustment Allowances are income support to persons who have exhausted unemployment compensation and whose jobs were affected by foreign imports.
Waiting Week	The first week you certify for after filing an initial claim is your waiting week. This Agency does not pay you for this week unless you certify for, and are eligible for, four consecutive weeks.
Wage Protest	A wage protest is completed when a claimant does not agree that his covered Tennessee wages are correctly reflected on the Wage Transcription and Initial Determination.
Weekly Benefit Amount (WBA)	The dollar amount of unemployment benefits you are entitled to receive weekly.

20. CERTIFYING ON THE INTERNET

The Telephone Information and Payment System (TIPS) has been expanded to allow weekly certifications by the Internet. The Internet address is www.tennessee.gov/labor-wfd and go to online services.

21. FILING A CLAIM ON THE INTERNET

You can file an unemployment insurance claim through the Internet, www.tennessee.gov/labor-wfd and go to online services. Claims are effective the date received by our Agency. You will receive a confirmation of your submittal for unemployment for you to print and keep for your records. Do not contact the Agency for 12 working days after filing. If you do not get feedback in the mail by then, phone the UI Claims Center at 615-253-0800 or toll-free 1-877-813-0950.

The application will accept only "lack of work" separations. Your Internet claim will not be processed if

- A "NO" answer to "Were you employed in Tennessee in the last 18 months?"
- A "YES" answer to "Were you employed in another state in the last 24 months?"
- A "YES" answer to "Have you had Federal civilian employment in the last 18 months?"
- A "YES" answer to "Have you served on active duty in the military in the last 18 months?"

In the work history section of the application the following conditions apply:

- The entry of an out-of-state employer address.
- The selection of "Federal Government" from the drop-down list as a type of employer.
- The selection of "U.S. Military Service" from the drop-down list as a type of employer.

If any of these criteria are met you will be told: "Based on the information you provided, we are unable to complete your claim application through this online process. You will need to contact the UI Claims Center to file your claim by telephone."

Simply stated, the Internet claim filing application will only accept lack of work claims. It will not accept combined wage claims, Federal claims, or military claims.

TIPS TELEPHONE NUMBERS

Nashville	615-532-1800
Other Tennessee Area TIPS Telephone Number	1-800-689-9799
Out-of-State Claimant TIPS Telephone Number	1-800-262-8094

UI CLAIMS CENTER TELEPHONE AND FAX NUMBERS

UI Claims Center Telephone Number	615-253-0800
UI Claims Center Toll-Free Telephone Number	1-877-813-0950
UI Claims Center Fax Numbers	615-253-0808/615-253-0809/615-253-0813

The Tennessee Department of Labor and Workforce Development is an equal opportunity employer/program. Auxiliary aids and services are available upon request to individuals with disabilities.

TTY: 615-532-2879 or 1-800-848-0299



www.tennessee.gov/labor-wfd



TENNESSEE DEPARTMENT OF LABOR AND WORKFORCE DEVELOPMENT ■ DIVISION OF EMPLOYMENT SECURITY
REQUEST TO CHANGE NAME, CHANGE ADDRESS, CHANGE IRS DEDUCTION and UNLOCK PIN

You must complete 1 through 4 for the Agency to process your request.

(1) Social Security Number ____ - ____ - ____	(2) Date of Request ____ - ____ - ____ (Month) (Day) (Year)
(3) Print your name _____ First Middle Initial Last	(4) Your signature here _____ Signature

- (5) ☐ **Change my name from:** _____ to _____
(Documentation of name change must be provided.)
- (6) ☐ **Change my address from:** _____ to **new address:** _____

Street

City

State Zip Code
- (7) ☐ **Change my county of residence from:** _____ to _____
- (8) ☐ **Change my telephone number from:** _____ to _____
(include area code) (include area code)
- (9) ☐ **Change my income tax deduction:** ☐ deduct 10% or ☐ discontinue 10% deduction
- (10) ☐ **Unlock my PIN** This is to request that my Personal Identification Number (PIN) be reactivated so that I may use the TIPS Line for weekly certification and information.

Please fax or mail this request to the Tennessee Claims Center.

Mailing Address TENNESSEE CLAIMS CENTER
DEPT OF LABOR AND WORKFORCE DEVELOPMENT
P O BOX 280870
NASHVILLE TN 37228-0870

Fax Number for the
Tennessee Claims Center: 615-253-0808 OR 615-253-0809

The U.S. Postal Service will not forward unemployment insurance benefit checks. Please keep your address current with the Department of Labor and Workforce Development.